

Information to identify the case:			
Debtor 1	Jeffrey Allen Kriebel		
	First Name	Middle Name	Last Name
Debtor 2	Karla Dawn Kriebel		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-10756-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Allen Kriebel

Karla Dawn Kriebel

10/30/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jeffrey Allen Kriebel
Karla Dawn Kriebel
DebtorsCase No. 12-10756-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
Form ID: 3180WPage 1 of 3
Total Noticed: 62

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.

db/db aty Jeffrey Allen Kriebel, Karla Dawn Kriebel, PA Box 802, Rimersburg, PA 16248
+Lawrence J. Buckley, Brice Vander Linden & Wernick, PC, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640

cr +Beneficial Consumer Discount Company, 2929 Walden Avenue, Depew, NY 14043-2602
cr +HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009

13403860 +Beneficial Consumer Discount Company, 2929 Walden Avenue, Depew, New York 14043-2602
13472887 +Beneficial Consumer Discount Company, PO Box 12907, Norfolk, VA 23541-0907

13386153 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)

13403541 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, 200 Civic Center Drive, 11th Floor, Attn: Bankruptcy, Columbus, OH 43215)

13494564 CitiFinancial, Inc., P.O. Box 70919, Charlotte, NC 28272-0919
13495339 CitiFinancial, Inc., P.O. Box 6043, Sioux Falls, SD 57117-6043
13403538 +Clarion County Claim Tax Bureau, c/o Nancy S. Mellon, Tax Collector, 32691 SR66 PO Box 319, Leeper, PA 16233-0319

13403539 +Clarion Diagnostic Imaging, PO Box 486, Clarion, PA 16214-0486
13403545 +DJJ Anesthesia Associates, P.O. Box 947, Chambersburg, PA 17201-0947
14054108 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

13403548 +G.H. Harris Associates, Inc., PO Box 216, Dallas, PA 18612-0216
13403549 +Health Services of Clarion, Inc., 121 Doctors Lane, Clarion, PA 16214-8515
13977768 +LSF9 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500

13403555 +Marion Center Bank, 514 W. Mahoning Street, Punxsutawney, PA 15767-1910
13386161 +Nat'l Bond & Collecti, 150 Welles St, Forty-Fort, PA 18704-4966
13386162 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101

13386164 +Rcs/Cvf Consumer Acqui, Po Box 10525, Greenville, SC 29603-0525
13403562 +Schumacher Refuse, 1872 State Route 268, East Brady, PA 16028-2518
13386165 +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442
13389020 +Security Credit Services, LLC, PO Box 1156, Oxford MS 38655-1156
14082642 Security Credit Services, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730

13403564 +THE HMC Group, Collection Agency, PO Box 16211, Cleveland, OH 44116-0211
13403565 +Timothy Scott, DPM, 22905 Route 68, Clarion, PA 16214-8557
13403567 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
13403566 +Union School District, 354 Baker Stree, Tax Office, Rimersburg, PA 16248-3304
13403571 +WPAHS, P.O. Box 6770, Pittsburgh, PA 15212-0770

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 31 2017 01:19:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: RMSC.COM Oct 31 2017 01:08:00 Landmark Asset Receivables Management,LLC, c/o Green Tree Servicing,LLC, 7340 S. Kyrene Road, Recovery Dept. T-120, Tempe, AZ 85283-4573

13403533 EDI: AAEO.COM Oct 31 2017 01:08:00 Aaron Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144

13386149 EDI: AAEO.COM Oct 31 2017 01:08:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144

13420429 EDI: AIS.COM Oct 31 2017 01:08:00 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093

13386150 +EDI: HFC.COM Oct 31 2017 01:08:00 Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425
13386152 EDI: CAPITALONE.COM Oct 31 2017 01:08:00 Cap One, Po Box 85520, Richmond, VA 23285
13403536 EDI: CAPITALONE.COM Oct 31 2017 01:08:00 Capital One, Po Box 85520, Richmond, VA 23285
13498679 E-mail/Text: matthartweg@cbjcredit.com Oct 31 2017 01:19:54 CBJ Credit Recovery, 117 West 4th Street, Jamestown, NY 14701-5005

13405585 EDI: RESURGENT.COM Oct 31 2017 01:08:00 CVF Consumer Acquisition Company its successors, and assigns as assignee of NCO, Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13403540 +E-mail/Text: bsauerland@clarionhospital.org Oct 31 2017 01:18:28 Clarion Hospital, One Hospital Drive, Clarion, PA 16214-8599

13386154 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 31 2017 01:19:34 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

13386155 +EDI: RCSFNBMARIN.COM Oct 31 2017 01:08:00 Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875

13403544 EDI: RCSFNBMARIN.COM Oct 31 2017 01:08:00 Credit One Bank, Post Office Box 60500, City Of Industry, CA 91716-0500

13403546 +EDI: BLUESTEM Oct 31 2017 01:08:00 Fingerhut/Metbk, Post Office Box 166, Newark, NJ 07101-0166

13386157 +EDI: AMINFOFP.COM Oct 31 2017 01:08:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

13386158 +EDI: HFC.COM Oct 31 2017 01:08:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

District/off: 0315-1

User: mgut
Form ID: 3180W

Page 2 of 3
Total Noticed: 62

Date Rcvd: Oct 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13403553 EDI: IRS.COM Oct 31 2017 01:08:00 Internal Revenue Service, Insolvency Unit,
P.O. Box 628, Pittsburgh, PA 15230
13425554 EDI: JEFFERSONCAP.COM Oct 31 2017 01:08:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
14001137 +EDI: RMSC.COM Oct 31 2017 01:08:00 Landmark Asset Receivables Mgt.LLC,
c/o Green Tree Servicing,LLC, 7340 S. Kyrene Road, Recovery Dept. T-120,
Tempe, AZ 85283-4573
13386159 +EDI: RESURGENT.COM Oct 31 2017 01:08:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
13386160 +E-mail/Text: Bankruptcies@nragroup.com Oct 31 2017 01:20:02 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
13403559 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 31 2017 01:19:00 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13400905 EDI: PRA.COM Oct 31 2017 01:08:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
13400059 EDI: PRA.COM Oct 31 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13402960 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 31 2017 01:19:01
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
13386163 +EDI: PRA.COM Oct 31 2017 01:08:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
13425327 +E-mail/Text: csidl@sbcglobal.net Oct 31 2017 01:19:35 PremierBankcard/Charter,
Post Office Box 2208, Vacaville, CA 95696-8208
13403568 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 31 2017 01:19:43 UPMC Physician Services,
1650 Metropolitan Street, Third Floor- Customer Service, Pittsburgh, PA 15233-2213
13464721 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 31 2017 01:19:16 West Penn Power,
P.O. Box 1392, Fairmont WV 26555-1392
13403570 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 31 2017 01:19:16 West Penn Power,
800 Cabin Hill Drive, Greensburg, PA 15601-1689
14148287 +E-mail/Text: jennifer.chacon@spservicing.com Oct 31 2017 01:20:04
Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc.,
3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Beneficial Consumer Discount Co.
cr LSF9 Master Participation Trust
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
13386151 Benfcl/Hfc
13386156 Fhut/Metbk
cr* Security Credit Services, LLC, c/o Five Lakes Agency, Inc., PO Box 80730,
Rochester, MI 48308-0730
13403534* +Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425
13403537* +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13403542* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13403543* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13403547* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13403550* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13403551* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
13403552* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13403554* +Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
13403556* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13403557* +Natl Bond & Collecti, 150 Welles St, Forty-Fort, PA 18704-4966
13403558* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
13403560* +Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13403561* +Rcs/Cvf Consumer Acqui, Po Box 10525, Greenville, SC 29603-0525
13403563* +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442
cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13403535 ###Borough Of Rimersburg, P.O. Box 413, Rimersburg, PA 16248-0413
13403569 ###West Penn Allegheny Health System, 2 Allegheny Center, Sixth Floor,
Pittsburgh, PA 15212-5402

TOTALS: 5, * 16, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: mgut
Form ID: 3180W

Page 3 of 3
Total Noticed: 62

Date Rcvd: Oct 30, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

Hilary B. Bonial on behalf of Creditor HSBC Finance Corporation notice@bkcyllaw.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL3 Trust, Mortgage-Backed Notes, Series 2015-RPL3 bkgroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Jeffrey A. Kriebel jasonmazzei@me.com, donotemail.mazzeiecfbackuponly@gmail.com
Jason J. Mazzei on behalf of Plaintiff Karla D. Kriebel jasonmazzei@me.com, donotemail.mazzeiecfbackuponly@gmail.com
Jason J. Mazzei on behalf of Plaintiff Jeffrey Allen Kriebel jasonmazzei@me.com, donotemail.mazzeiecfbackuponly@gmail.com
Jason J. Mazzei on behalf of Plaintiff Karla Dawn Kriebel jasonmazzei@me.com, donotemail.mazzeiecfbackuponly@gmail.com
Keri P. Ebeck on behalf of Creditor LSF9 Master Participation Trust kebeck@weltman.com, jbluemle@weltman.com
Kevin T. McQuail on behalf of Creditor Beneficial Consumer Discount Co. ecfmil@mwc-law.com
Matthew Christian Waldt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL3 Trust, Mortgage-Backed Notes, Series 2015-RPL3 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpre03@pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Jeffrey Allen Kriebel ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Plaintiff Karla Dawn Kriebel ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Plaintiff Jeffrey Allen Kriebel ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Karla Dawn Kriebel ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 15